

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA
DAVENPORT DIVISION**

IN RE:)		
)	Case No.	15-01327
Rhonda Lynn Phillips)	Chapter	13
Debtor)		

CHAPTER 13 PLAN

1. The future earnings of the Debtor are submitted to the supervision and control of the Court and the Debtor shall pay to the trustee the sum of \$1,890 per month plus any Federal or State Tax refunds

2. Length of plan 60 months.

3. From the payments so received, the trustee shall make disbursements as follows:

a. Priority claims under 11 U.S.C. Sec. 507. Concurrent with secured claims.
NONE

b. Secured claims.

Pilot Grove Savings Bank to be paid any pre-petition arrears (Est. @ \$0) and regular monthly payments to be paid directly outside the plan by the Debtor commencing in July 2015

University of Iowa Community CU to be paid the value of \$20,950 plus interest @ 5.25% secured for a 2011 Chrysler 200 with 44,000 miles, balance unsecured

Pilot Grove Savings Bank to be paid 100% of claim on a scooter loan

Pilot Grove Savings Bank to be paid outside the Chapter 13 Plan by co-signer on a loan for a 2010 Dodge pickup

Advanced Hearing to be 100% of their claim on hearing aids as secured

Lowes to be paid 100% of their claim for a fence installed on Debtor's real estate

c. After the above claims have been paid in full, holders of unsecured claims are to be paid pro rata.

ESTIMATED Summary of Debts to be paid after attorney fees and trustee fees

Priority:	\$0.00
Secured:	\$26,741.00
Unsecured Cosigned or	
Non-dischargeable:	\$0.00
Unsecured:	\$67,974.09

TOTAL TO BE PAID:	\$94,715.09
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Dated: 6/25/2015

/s/ Bruce A. Buckrop

Bruce A. Buckrop

Attorney for the Debtor

Bruce A. Buckrop
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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF IOWA
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CERTIFICATE OF SERVICE

In accordance with Rule 7004 of the Federal Bankruptcy Rules, the undersigned hereby certifies that the Chapter 13 Plan was served upon the individuals set forth below by electronic notice or placing a copy thereof addressed to the said individuals in the United States Mail, first class, postage prepaid, at their respective addresses as known.

US Trustee
USTPRegion12.DM.ECF@usdoj.gov

Albert C. Warford
chapter13@qwestoffice.net
awarford13@ecf.epiqsystems.com

Rhonda Phillips
106 N Hamlin
Mt. Pleasant, IA 52641

See Attached
Dated: 6/25/2015

BY: /s/ Nancy Nouchanthavong

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

Advanced Hearing
852 Middle Road, Suite 104
Bettendorf, IA 52722

Capital One
Attn: General Correspondence
PO Box 30285
Salt Lake City, UT 84130

Capital One Retail Services
PO Box 30253
Salt Lake City, UT 84130

Chase
Customer Service
PO Box 15298
Wilmington, DE 19850

CitiBank
PO Box 6000
The Lakes, NV 89163-6000

Commerce Bank
PO Box 806000
Kansas City, MO 64108-6000

Dillards / Synchrony Bank
Attn: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

East End
1507 E Winefield Avenue
Mount Pleasant, IA 52641

Eric Manning
1665 254th Street
Mount Pleasant, IA 52641

First Bankcard
PO Box 2557
Omaha, NE 68103

JC Penney / Synchrony Bank
Attn: Bankruptcy Dept
PO Box 103104
Roswell, GA 30076

Kohls
PO Box 3043
Milwaukee, WI 53201-3043

Lowes / Synchrony Bank
Attn: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

Maurices / Comenity Bank
Attn: Bankruptcy
PO Box 659705
San Antonio, TX 78265

Merrick Bank
Attn: Bankruptcy Dept.
PO Box 9201
Old Bethpage, NY 11804

Merrick Bank
Attn: Bankruptcy Dept.
PO Box 660702
Dallas, TX 75266

Mt. Pleasant Dental
304 N Jefferson
Mount Pleasant, IA 52641

Nelnet
PO Box 82561
Lincoln, NE 68501-2561

Peebles / Comenity Bank
Attn: Bankruptcy
PO Box 659465
San Antonio, TX 78265

Pilot Grove Savings Bank
PO Box 617
Mount Pleasant, IA 52641

Sams Club / Synchrony Bank
Attn: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

Synchrony Bank
Attn: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

Target Card Services
PO Box 660170
Dallas, TX 75266

The Buckle / Comenity Bank
Attn: Bankruptcy
PO Box 659705
San Antonio, TX 78265

TJX Rewards / Synchrony Bank
Attn: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

Toys R Us / Synchrony Bank
PO Box 530930
Atlanta, GA 30353

University of Iowa Community CU
PO Box 800
North Liberty, IA 52317

Walmart / Synchrony Bank
Attn: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

Younkers / Comenity Bank
Attn: Bankruptcy Department
PO Box 659813
San Antonio, TX 78265